

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Amy J. Ditta**  
Debtor(s)

Bankruptcy Case No.: 15-21554-JAD  
Doc. No. 175  
Chapter: 13  
Docket No.: 176 – 175  
Concil. Conf.: February 20, 2020 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **December 30, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 13, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **February 20, 2020** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 13, 2019

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Amy J. Ditta  
DebtorCase No. 15-21554-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
Form ID: 410Page 1 of 2  
Total Noticed: 26

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db +Amy J. Ditta, 242 Coleen Drive, Pittsburgh, PA 15236-4309  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue,  
 Pittsburgh, PA 15219-2908  
 cr U.S. Bank Trust National Association, as Trustee f, Fay Servicing, LLC, PO Box 814609,  
 Dallas, TX 75381-4609  
 14038128 +Aspen National Collections, PO Box 10689, Brooksville, FL 34603-0689  
 14125348 +CERASTES, LLC, c/o Acqura Loan Services, 7880 Bent Branch Drive, Suite 150,  
 Irving, TX 75063-6045  
 14038129 +CM REO Trust, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386  
 14191177 #+ClearSpring Loan Services, Inc., c/o Acqura Loan Services, 18451 North Dallas Parkway,  
 Suite 100, Dallas, TX 75287-5209  
 14038131 +Commonwealth of PA, Department of Labor and Industry, 914 Penn Avenue, 6th Floor,  
 Pittsburgh, PA 15222-3713  
 14858661 +Laelia, LLC, 2001 Western Avenue, Suite 430, Seattle, WA 98121-3132  
 14893143 Land Home Financial Services, Attn: Payment Processing,  
 P.O. Box 25164, Santa Ana, CA 92799-5164  
 14038140 +Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118  
 14038136 +Select Portfolio, 3815 S. West Temple, Ste. 2000, Salt Lake City, UT 84115-4412  
 14038137 +The Loan Servicing Center, Customer Support Unit, PO Box 551170,  
 Jacksonville, FL 32255-1170  
 14038138 U.A.L.U 354 Federal Credit Union, 271 Armbrust Road, Youngwood, PA 15697  
 14038139 +U.A.L.U 354 Federal Credit Union, PO Box 1, Wilkinson Road, Youngwood, PA 15697-0001  
 15133489 U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609,  
 Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14038130 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 14 2019 04:32:21 Comenity Bank/Chadwicks,  
 PO Box 182789, Columbus, OH 43218-2789  
 14038132 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 14 2019 04:35:52 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 14106672 +E-mail/Text: kburkley@bernsteinlaw.com Nov 14 2019 04:34:30 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14038133 +E-mail/PDF: gecsedirecoverycorp.com Nov 14 2019 04:36:44 GECCB/JCPenny, PO Box 965007,  
 Orlando, FL 32896-5007  
 14076401 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 14 2019 04:38:03 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14038134 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 14 2019 04:36:45 Merrick Bank,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 14096544 E-mail/Text: jennifer.chacon@spservicing.com Nov 14 2019 04:34:52  
 Natixis Real Estate Holdings LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 14046861 E-mail/Text: RVSVCBICNOTICE@state.pa.us Nov 14 2019 04:33:06  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946  
 14038135 +E-mail/Text: RVSVCBICNOTICE@state.pa.us Nov 14 2019 04:33:06  
 Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CERASTES, LLC  
 cr ClearSpring Loan Services, Inc.  
 cr Duquesne Light Company  
 cr Land Home Financial Services, Inc.  
 cr Natixis Real Estate Holdings LLC (successor by me  
 cr\* +Laelia, LLC, 2001 Western Avenue, Suite 430, Seattle, WA 98121-3132

TOTALS: 5, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: msch  
Form ID: 410

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Nov 13, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Office of Attorney General Department of Revenue  
akovalchick@attorneygeneral.gov  
Brian C. Thompson on behalf of Debtor Amy J. Ditta bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;mswenson@thompsonattorney.com  
James Warmbrodt on behalf of Creditor CERASTES, LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor ClearSpring Loan Services, Inc. bkgroup@kmlawgroup.com  
Lisa Cancanon on behalf of Creditor Land Home Financial Services, Inc. lisac@w-legal.com  
Matthew Christian Waldt on behalf of Creditor CERASTES, LLC mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor ClearSpring Loan Services, Inc.  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor Natixis Real Estate Holdings LLC (successor by  
merger to Natixis Real Estate Capital Inc.), as the Administrator of CM REO Trust  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12